

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Louis Cardona  
 Debtor

Case No. 15-10531-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 4

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db +Louis Cardona, 4051 Mauch Chunk Rd, Coplay, PA 18037-2104  
 cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr +LSF10 Master Participation Trust c/o Caliber Home, 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/Text: bankruptcy.bnc@ditech.com May 04 2019 02:47:16 Ditech Financial LLC,  
 1400 Turbine Drive Suite 200, Rapid City, SD 57703, US 57703-4719

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST paeb@fedphe.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 LYNN E. FELDMAN on behalf of Debtor Louis Cardona feldmanfiling@rcn.com  
 MARIO J. HANYON on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST paeb@fedphe.com  
 PETER J. ASHCROFT on behalf of Creditor Ditech Financial LLC pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
 SARAH K. MCCAFFERY on behalf of Creditor LSF10 Master Participation Trust c/o Caliber Home  
 Loans, Inc. smccaffery@squirelaw.com  
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trusteel3.com  
 THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Reading)**

<b>IN RE:</b>	:	<b>BK. No. 15-10531-ref</b>
<b>LOUIS CARDONA</b>	:	
	:	
<b>Debtor</b>	:	<b>Chapter No. 13</b>
	:	
<b>LSF10 MASTER PARTICIPATION TRUST</b>	:	
	:	
<b>Movant</b>	:	
	:	
<b>v.</b>	:	
<b>LOUIS CARDONA</b>	:	<b>11 U.S.C. §362 &amp; §1301</b>
<b>KIRSTEN L. CARDONA (Co-Debtor)</b>	:	
<b>Respondents</b>	:	
	:	
	:	
	:	


**ORDER GRANTING RELIEF FROM THE STAY IN ORDER TO PROCEED WITH LOAN  
MODIFICATION**

**AND NOW**, this       day of       , 2019, at **READING**, upon Motion of **LSF10 MASTER PARTICIPATION TRUST** (Movant), it is:

**ORDERED**, that approval and recording (if applicable) of the loan modification shall in no way constitute a violation of the automatic stay or co-debtor stay; and it is further;

**ORDERED** that Rule 4001(a)(3) is not applicable and **LSF10 MASTER PARTICIPATION TRUST** may immediately enforce and implement this Order granting Relief from the Automatic Stay and Co-Debtor Stay for the limited purpose of recording and completing the loan modification.

**Date: May 3, 2019**



RICHARD E. FEHLING, Bankruptcy Judge

SCOTT WATERMAN, ESQUIRE  
(TRUSTEE)  
CHAPTER 13 TRUSTEE  
2901 ST. LAWRENCE AVE.  
SUITE 100  
READING, PA 19606

LOUIS CARDONA  
4051 MAUCH CHUNK RD  
COPLAY, PA 18037

KIRSTEN L. CARDONA  
4051 MAUCH CHUNK RD  
COPLAY, PA 18037

LYNN FELDMAN, ESQUIRE  
FELDMAN LAW OFFICES  
221 N. CEDAR CREST BOULEVARD  
ALLENTOWN, PA 18104

UNITED STATES TRUSTEE  
OFFICE OF THE U.S. TRUSTEE  
833 CHESTNUT STREET  
SUITE 500  
PHILADELPHIA, PA 19107